

**SECURITY STATE BANK HOLDING COMPANY**

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 1124257	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$472	\$477	1.1%		
Loans	\$352	\$376	6.8%		
Construction & development	\$29	\$28	-3.4%		
Closed-end 1-4 family residential	\$61	\$59	-4.0%		
Home equity	\$10	\$7	-26.6%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	-1.3%		
Commercial & Industrial	\$40	\$48	19.9%		
Commercial real estate	\$59	\$50	-15.3%		
Unused commitments	\$80	\$85	6.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$44	\$30	-32.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$12	-32.9%		
Cash & balances due	\$18	\$15	-17.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$426	\$429	0.8%		
Deposits	\$374	\$391	4.7%		
Total other borrowings	\$42	\$33	-21.4%		
FHLB advances	\$31	\$27	-12.2%		
Equity					
Equity capital at quarter end	\$46	\$48	4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	8.6%	--		
Tier 1 risk based capital ratio	9.9%	9.8%	--		
Total risk based capital ratio	12.8%	11.0%	--		
Return on equity <sup>1</sup>	-0.1%	-0.1%	--		
Return on assets <sup>1</sup>	0.0%	0.0%	--		
Net interest margin <sup>1</sup>	4.0%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	80.0%	65.9%	--		
Loss provision to net charge-offs (qtr)	98.5%	15.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	1.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	19.4%	16.6%	2.8%	4.0%	--
Closed-end 1-4 family residential	1.3%	1.2%	0.2%	0.1%	--
Home equity	0.0%	1.6%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.1%	0.6%	0.0%	0.1%	--
Commercial real estate	3.3%	4.1%	0.0%	0.3%	--
Total loans	2.5%	2.1%	0.3%	0.4%	--